

Application No.: 09/955,544
Attorney Docket No.: 57046-001US0
First Applicant's Name: Gregory John Litster
Application Filing Date: 17 September 2001
Office Action Dated: 14 April 2010
Date of Response: 14 September 2010
Examiner: Olabode Akintola

AMENDMENTS TO THE CLAIMS

Applicants, pursuant to 37 C.F.R. § 1.121, submit the following amendments to the claims:

By this amendment:

claims 13, 19, and 21 have been amended;
claim 16 has been canceled; and
new claim 25 has been added.

1.-12. (Cancelled)

13. (Currently amended) A method of making a financial transaction over the internet,
the method comprising:

receiving at a virtual credit card terminal (VCT) gateway a request for a transaction
number from a merchant after the merchant has received an indication from~~electing, by a~~
purchaser; that the purchaser has elected to pay for selected items from a ~~the~~ merchant by credit
card means using a virtual credit card terminal (VCT)-comprising a credit card means reader, and
a digital processing device operatively associated with ~~said~~ the credit card means reader and
encoding transaction programs that allows opening of an interactive terminal window for
processing of the transaction, and wherein ~~said~~ the virtual credit card terminal is registered with
the VCT gateway;

sending the transaction number to the merchant, the merchant providing the purchaser with
~~a~~ the transaction number received from ~~said~~ the VCT gateway, a merchant identification and an
amount to transact from the merchant, wherein ~~said~~ the merchant is registered with ~~said~~ the VCT

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gateway;

~~entering, by the purchaser, details of credit card means into the virtual credit card terminal~~
to facilitate formation of a VCT transaction request;

~~receiving sending the~~ VCT transaction request ~~to said~~ at the VCT gateway from the
purchaser, the VCT transaction request comprising the transaction number and details of credit
card means entered into the virtual credit card terminal by the purchaser;

processing the VCT transaction request by the VCT gateway to facilitate formation of a
bank transaction request ;

sending the bank transaction request from the VCT gateway to a bank;

~~in response to processing~~ the bank transaction request, ~~receiving whereby~~ advice is sent
from the bank to the VCT gateway as to whether the transaction has been approved; and

sending the advice from the VCT gateway to the merchant and the purchaser.

14. (Previously Presented) The method of making a financial transaction over the
internet of claim 13, further comprising, if the transaction has been approved, providing the
merchant and the purchaser with a transaction authentication code.

15. (Previously Presented) The method of making a financial transaction over the
internet of claim 14, further comprising: providing, by said purchaser, the merchant with delivery
details; and providing, by said merchant, said purchaser with a merchant receipt.

16. (Cancelled)

17. (Previously Presented) The method of making a financial transaction over the
internet as claimed in any one of claims 13 to 15, wherein the virtual credit card terminal is remote

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from a location where the merchant's items are physically displayed for sale.

18. (Previously Presented) The method of making a financial transaction over the internet as claimed in any one of claims 13 to 15, wherein the virtual credit card terminal is set up at a retail outlet of the merchant.

19. (Currently amended) The method of making a financial transaction over the internet as claimed in any one of claims 13 to 15, wherein the credit card means is a credit card with a data encoded magnetic strip, and wherein the purchaser entered~~ing the~~ details of the credit card means into the virtual credit card terminal ~~occurs~~ by passing the credit card through the credit card means reader and separately entering an assigned personal identification number.

20. (Previously Presented) The method of making a financial transaction over the internet of claim 19, wherein said digital processing device includes a screen, processor and a key pad.

21. (Currently amended) The method of making a financial transaction over the internet of claim 19, wherein said digital processing device is an internet-connected telephone, a personal digital assistant, a pager, a communicator, a smartphone, an interactive television, or an interactive household appliance.

22. (Previously Presented) The method of making a financial transaction over the internet of claim 19, wherein the credit card means reader is operationally associated with an individual digital processing device by a digital certificate which is used in each transaction.

23. (Previously Presented) The method of making a financial transaction over the internet as claimed in any one of claims 13 to 15, wherein the VCT gateway is a stand-alone

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server or a server that is part of an electronic data processing section of a bank, credit provider, or other financial institution.

24. (Previously Presented) The method of making a financial transaction over the internet as claimed in any one of claims 13 to 15, wherein processing of the VCT transaction request by the VCT gateway involves representing information but not analyzing information for transaction approval purposes.

25. (New) A method performed by a virtual credit card terminal (VCT) gateway connected to a financial institution, a merchant computing device, and a purchaser computing device, the purchaser computing device being operatively coupled to a credit card reader to receive payment information read thereby, the method comprising:

receiving a request for a transaction number from the merchant computing device after the merchant computing device has received order information and payment information from the purchaser computing device, the payment information being associated with an account, and having been received by the purchaser computing device from the credit card reader;

in response to the request for a transaction number, sending a transaction number to the merchant computing device, the merchant computing device providing the transaction number and a transaction amount to the purchaser computing device;

receiving a VCT transaction request from the purchaser computing device, the VCT transaction request comprising the transaction number, the transaction amount, and payment information received by the purchaser computing device from the credit card reader;

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in response to the VCT transaction request, sending a payment approval request to the financial institution requesting approval to charge the transaction amount to the account associated with the payment information;

in response to the payment approval request, receiving an indication from the financial institution as to whether charging the transaction amount to the account associated with the payment information has been approved; and

sending the indication to both the merchant computing device and the purchaser computing device.